

EXHIBIT A

J.P.Morgan

July 15, 2022

VTB Bank (Public Joint-Stock Company)
43 bld.1, Vorontsovskaya str.,
Moscow, 109147,
Russian Federation

Attention: Mr. Andrey Kostin, Chairman of the Board

Re: Termination of all Treasury Services agreements including those listed in Schedule A, and closure of all accounts including those listed in Schedule B hereto

We refer to the recent conversation where we informed you of our decision to terminate all Treasury Services agreements and close all accounts and related services provided by J.P. Morgan.

JPMorgan Chase Bank, N.A. and J.P. Morgan SE (each and together "J.P. Morgan") hereby notifies VTB Bank (Public Joint-Stock Company) (the "Customer") that on August 15, 2022 (the "Effective Date"), J.P. Morgan will be terminating all Treasury Services agreements and closing all accounts and related services to the Customer.

On the Effective Date, all Treasury Services agreements between J.P. Morgan and the Customer (the "Agreements"), including the agreements set forth in Schedule A, will be terminated and J.P. Morgan shall close all accounts held by the Customer with J.P. Morgan wherever located, including, without limitation, those accounts listed in Schedule B (the "Accounts"), and cease providing any services pursuant to the Agreements.

For the avoidance of doubt, where there is a residual balance in the Accounts that are blocked, frozen or restricted as a result of any applicable sanctions, such funds will continue to be held by J.P. Morgan following the Effective Date until such time as the applicable sanctions are lifted or all necessary authorisations are granted by the appropriate authorities allowing for the funds to be released by J.P. Morgan.

Please contact your Treasury Services Manager should you have any questions or require assistance.

Yours sincerely,

JPMORGAN CHASE BANK, N.A.

By: Alison Phillips
Name: ALISON P. LIVESAY
Title: Managing Director

J.P.Morgan

J.P. MORGAN SE

By: A. Moinian
Name: Shahrokh Moinian
Title: Managing Director

By: J. C. L.
Name: Jonathan J. Lichtenstein
Title: CEO

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Schedule A

Agreements

Customer	Agreement
VTB Bank (Public Joint-Stock Company)	<ul style="list-style-type: none">• Account Terms and Country Addendums and related service terms

J.P.Morgan**Schedule B****Accounts**

Customer Name	Account Number	Account Location
VTB Bank (Public Joint-Stock Company)	00000000011907557	JPMorgan Chase Bank, N.A.
VTB Bank (Public Joint-Stock Company)	00000000011908076	JPMorgan Chase Bank, N.A.
VTB Bank (Public Joint-Stock Company)	00000000041163270	JPMorgan Chase Bank, N.A.-London Branch
VTB Bank (Public Joint-Stock Company)	00000000041163296	JPMorgan Chase Bank, N.A.-London Branch
VTB Bank (Public Joint-Stock Company)	00000000041285547	JPMorgan Chase Bank, N.A.-London Branch
VTB Bank (Public Joint-Stock Company)	00000000796707339	JPMorgan Chase Bank, N.A.
VTB Bank (Public Joint-Stock Company)	00000006231610350	J.P. Morgan SE